

guaranteed payment for said goods or services if said conditional purchase offer is accepted;

compare said conditional purchase offer with seller inventory and pricing information to determine if said conditional purchase offer is acceptable;

if said conditional purchase offer is unacceptable, transmit a rejection of said conditional purchase offer to said customer; and

take an action to deter the customer from submitting multiple conditional purchase offers for said goods or services.

- 99. The system of claim 98, wherein said conditional purchase offer includes an expiration date.
- 100. The system of claim 98, wherein said seller inventory and pricing information includes seller-defined rules.
- 101. The system of claim 98, wherein said seller inventory and pricing information is stored in at least one of: a computer reservation system and an airline reservation system.
- 102. The system of claim 98, wherein said financial account is a debit account.
- 103. The system of claim 98, wherein said financial account is a credit account.
- 104. The system of claim 98, wherein said processor is further operative with said program to pre-authorize said offer price of said conditional purchase offer with a financial clearinghouse.
- 105. The system of claim 98, wherein said goods or services includes at least one of: an airline ticket, an automobile, insurance, computer equipment and a hotel accommodation.
- 106. The system of claim 98, wherein said processor is further operative with said program to authenticate said conditional purchase offer prior to consideration thereof.
- 107. The system of claim 106, wherein authentication of said conditional purchase offer includes acceptance of a customer credit card number.



- 108. The system of claim 98, wherein said action includes limiting additional conditional purchase offers containing a progressively increasing price.
- 109. The system of claim 98, wherein said action includes limiting additional conditional purchase offers that a customer can submit within a predefined period of time.
- 110. A method for using a computer to process the sale of goods or services, comprising:

receiving a conditional purchase offer including an offer price from a customer for purchasing goods or services;

receiving a payment identifier specifying a financial account for use in providing guaranteed payment for said goods or services if said conditional purchase offer is accepted;

comparing said conditional purchase offer with seller inventory and pricing information to determine if said conditional purchase offer is acceptable;

if said conditional purchase offer is unacceptable, transmitting a rejection of said conditional purchase offer to said customer; and

taking an action to deter the customer from submitting multiple conditional purchase offers for said goods or services.

- 111. The method of claim 110, wherein said conditional purchase offer includes an expiration date.
- 112. The method of claim 110, wherein said seller inventory and pricing information includes seller-defined rules.
- 113. The method of claim 110, wherein the seller inventory and pricing information is stored in at least one of: a computer reservation system and an airline reservation system.
- 114. The method of claim 110, wherein said financial account is a debit account.
- 115. The method of claim 110, wherein said financial account is a credit account.

- 116. The method of claim 110, further comprising pre-authorizing said offer price of said conditional purchase offer with a financial clearinghouse.
- 117. The method of claim 110, wherein said payment for said goods or services is guaranteed.
- 118. The method of claim 110, further comprising authenticating said conditional purchase offer prior to consideration thereof.
- 119. The method of claim 118, wherein said authenticating of said conditional purchase offer includes acceptance of a customer credit card number.
- 120. The method of claim 110, wherein said taking an action includes limiting additional conditional purchase offers containing a progressively increasing price.
- 121. The method of claim 110, wherein said taking an action includes limiting additional conditional purchase offers that a customer can submit within a predefined period of time.
- 122. The method of claim 110, wherein said goods or services includes at least one of: an airline ticket, an automobile, insurance, computer equipment and a hotel accommodation.
- 123. A method for using a computer to process the sale of goods or services, comprising:

  receiving a first conditional purchase offer including an offer price from a

  customer for purchasing goods or services;

receiving a payment identifier specifying a financial account for use in providing guaranteed payment for said goods or services if said first conditional purchase offer is accepted; comparing said first conditional purchase offer with seller inventory and pricing information to determine if said first conditional purchase offer is acceptable;

if said first conditional purchase offer is unacceptable, transmitting a rejection of said first conditional purchase offer to said customer; and

taking an action to deter the customer from submitting a second conditional



purchase offer with an increased offer price for said goods or services within a predetermined period of time after transmitting a rejection of said first conditional purchase offer.

- 124. The method of claim 123, wherein said seller inventory and pricing information includes seller-defined rules.
- 125. The method of claim 123, wherein said seller inventory and pricing information is stored in at least one of: a computer reservation system and an airline reservation system.
- 126. The method of claim 123, wherein said financial account is a debit account.
- 127. The method of claim 123, wherein said financial account is a credit account.
- 128. The method of claim 123, wherein said payment for said goods or services is guaranteed.
- 129. The method of claim 123, further comprising authenticating said first conditional purchase offer prior to consideration thereof.
- 130. The method of claim 129, wherein said authenticating of said first conditional purchase offer includes acceptance of a customer credit card number.
- 131. The method of claim 123, wherein said goods or services includes at least one of: an airline ticket, an automobile, insurance, computer equipment and a hotel accommodation.
- 132. A system, comprising:
  - a storage device storing a program;
- a processor in communication with said storage device, said processor operative with said program to:

receive a first conditional purchase offer including an offer price from a customer for purchasing goods or services;

receive a payment identifier specifying a financial account for use in providing guaranteed payment for said goods or services if said first conditional purchase offer is accepted;



compare said first conditional purchase offer with seller inventory and pricing information to determine if said first conditional purchase offer is acceptable;

if said first conditional purchase offer is unacceptable, transmit a rejection of said first conditional purchase offer to said customer; and

take an action to deter the customer from submitting a second conditional purchase offer with an increased offer price for said goods or services within a predetermined period of time after transmitting a rejection of said first conditional purchase offer.

- 133. The system of claim 132, wherein said seller inventory and pricing information includes seller-defined rules.
- 134. The system of claim 132, wherein said seller inventory and pricing information is stored in at least one of: a computer reservation system and an airline reservation system.
- 135. The system of claim 132, wherein said financial account is a debit account.
- 136. The system of claim 132, wherein said financial account is a credit account.
- 137. The system of claim 132, wherein said payment for said goods or services is guaranteed.
- 138. The system of claim 132, wherein said processor is further configured to authenticate said first conditional purchase offer prior to consideration thereof.
- 139. The system of claim 132, wherein said goods or services includes at least one of: an airline ticket, an automobile, insurance, computer equipment and a hotel accommodation.

## REMARKS

This Preliminary Amendment is submitted prior to examination of the instant patent application. Claims 98-139 are pending in the application. Claim 1 has been canceled. New